
TOO GOOD TO BE TRUE....

A Column on Consumer Issues

by Attorney General Wayne Stenehjem's
Consumer Protection and Antitrust Division

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Are You Ready To Take The LifeSmarts Challenge?

Each year the Attorney General's Consumer Protection Division sponsors the LifeSmarts competition for teens. LifeSmarts is a flexible classroom or group activity that teaches teens to be smart and responsible consumers and citizens. The content and competition questions focus on five key areas of consumer knowledge that teens need to know to function effectively in today's marketplace. These are:

- Personal Finance
- Health and Safety
- Environment
- Technology
- Consumer Rights and Responsibilities

The National Consumers League provides questions for use in the online, state, regional and national competitions. Experts from all over the country prepare and review the questions to ensure accuracy. Are you ready to take the challenge? Here are some of the questions the students had to answer to qualify for this year's competition:

1. By watering your lawn with the appropriate amount of water, you can ensure a healthy turf. To discourage insects and diseases, you should water your lawn: a. in the morning b. in the evening c. at noon. (a.)
2. When the emission controls of a car malfunction or are tampered with, the vehicle: a. costs less to operate b. no longer requires unleaded fuel c. quickly becomes a polluter (c.)
3. You've defaulted on your car loan. The creditor may repossess the car: a. only after calling you first b. at any hour at any place c. at your residence if they notify you (b.)
4. If an advertisement directed toward children includes the use of a 900 or 976 telephone number, the ad must clearly state: a. the child must get the permission of a parent to call b. the hours the calls are answered c. the odds of getting the product (a.)
5. The use of e-mail is increasing, because it: a. costs more than regular mail b. is convenient and inexpensive c. cannot be saved in paper format (b.)

6. The cost of homeowner's insurance usually depends on: a. location, age and construction of the home b. age and marital status of the homeowner c. number of occupants (a.)
7. When you send an e-mail message to someone: a. it is sent instantaneously b. it can be delayed even though it was sent and confirmed c. the receiver must have his computer turned on (b.)
8. The clarity or resolution of a computer printer is measured in: a. dots b. pixels c. bauds (b.)
9. An example of open-ended credit is: a. a mortgage b. an installment loan c. a credit card purchase (c.)
10. A Letter of Agency or LOA is used to authorize change of: a. cable TV provider's b. jobs c. long distance phone carriers (c.)

How did you do with this consumer quiz? If you would like to further test your LifeSmarts, just log on to the LifeSmarts website at www.lifesmarts.org. If you want to see how our state's youth do on this quiz, the LifeSmarts state competition will be held on February 11, 2004, at the Heritage Center on the Capitol grounds. The competition begins at 8:30 a.m. There will be twelve teams representing twelve schools in this year's competition. The winners of the competition will represent North Dakota at the national competition in Chicago, Illinois in April 2004.

National Consumer Protection Week is February 1-7 and the theme this year is **Financial Literacy: Earning a Lifetime of Dividends**. Next week we will begin a four-part series on "Testing Your Financial Literacy."

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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